

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ODELL HOLT  
GERALDINE A HOLT  
Debtor(s)

Case No. 16-21028

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2016.
- 2) The plan was confirmed on 08/16/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/26/2018.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$27,320.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$27,320.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,400.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,215.76  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,615.76**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CREDIT ACCEPTANCE	Secured	15,509.00	14,710.11	14,710.11	9,703.60	1,058.81
BASIX	Unsecured	3,788.00	NA	NA	0.00	0.00
Buckeye Check Cash	Unsecured	500.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	14,960.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CASH AMERICA TODAY	Unsecured	100.00	NA	NA	0.00	0.00
Credit Control	Unsecured	1,750.00	NA	NA	0.00	0.00
Credit Control	Unsecured	86.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	451.00	NA	NA	0.00	0.00
Golden Valley Lending	Unsecured	0.00	378.00	378.00	153.46	0.00
IC SYSTEMS	Unsecured	421.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	120.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,000.00	248.02	248.02	248.02	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,449.00	4,483.17	4,483.17	1,820.07	0.00
LVNV FUNDING	Unsecured	375.00	326.72	326.72	132.64	0.00
MaxLend	Unsecured	0.00	NA	NA	0.00	0.00
North Star Finance	Unsecured	0.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Unsecured	NA	NA	1,253.74	509.00	0.00
OCWEN LOAN SERVICING LLC	Secured	NA	1,253.74	1,253.74	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	90,592.00	89,149.63	90,403.37	0.00	0.00
ONE CLICK CASH	Unsecured	0.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	964.00	646.32	646.32	262.39	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	930.00	246.17	246.17	99.94	0.00
PRA RECEIVABLES MGMT	Unsecured	3,769.00	2,774.48	2,774.48	1,126.38	0.00
PRA RECEIVABLES MGMT	Unsecured	20,297.00	12,472.89	12,472.89	5,063.73	0.00
PRA RECEIVABLES MGMT	Unsecured	638.00	638.44	638.44	259.19	0.00
PRA RECEIVABLES MGMT	Unsecured	384.00	384.18	384.18	155.97	0.00
Radiant Cash	Unsecured	0.00	NA	NA	0.00	0.00
RISE CREDIT	Unsecured	371.00	NA	NA	0.00	0.00
RUSHMORE	Unsecured	10.00	NA	NA	0.00	0.00
SERVICE FINANCE COMPANY	Unsecured	1,525.00	1,586.43	1,586.43	644.06	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SERVICE FINANCE COMPANY	Unsecured	NA	1,586.43	1,586.43	0.00	0.00
SPOT LOAN	Unsecured	NA	838.80	838.80	340.53	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	575.00	NA	1,178.00	582.18	90.56
SPRINGLEAF FINANCIAL SERVICES	Unsecured	603.00	NA	NA	0.00	0.00
US DEPT OF HUD	Unsecured	NA	1,117.58	1,117.58	453.71	0.00
US DEPT OF HUD	Unsecured	NA	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$90,403.37	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,888.11	\$10,285.78	\$1,149.37
All Other Secured	\$1,253.74	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$107,545.22</b>	<b>\$10,285.78</b>	<b>\$1,149.37</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$248.02	\$248.02	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$248.02</b>	<b>\$248.02</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,733.35</b>	<b>\$11,021.07</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,615.76</u>	
Disbursements to Creditors	<u>\$22,704.24</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$27,320.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/26/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.